

ABSTRACT OF THE DISCLOSURE

A gaming device and method of operation thereof are provided in which the gaming device receives a loan request, which includes a loan amount, to establish a balance without having received payment therefor. The device sends a request signal to a controller of the gaming device communicating the loan request, and a balance is established with the gaming device. The gaming device in turn receives an approval signal from the controller of the gaming device regarding approval of the loan request. The loan amount may be less than or equal to the requested amount. A cash-out mechanism of the gaming device is enabled in accordance with the approval signal before the approval signal is received.